

b18  
02/09

United States Bankruptcy Court  
Southern District of California  
Jacob Weinberger U.S. Courthouse  
325 West F Street  
San Diego, CA 92101-6991

Telephone: 619-557-5620  
Website: [www.casb.uscourts.gov](http://www.casb.uscourts.gov)  
Hours: 9:00am-4:00pm Monday-Friday

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years,  
including married, maiden, trade, and address):

**Kevin Scott McDermott**

168 Hill Drive  
Vista, CA 92083

Social Security No.: xxx-xx-4799  
*Debtor Aliases:* Kevin McDermott

Case number: 09-07625-PB7

Chapter: 7

Judge Peter W. Bowie

**Mildred McDermott**

168 Hill Drive  
Vista, CA 92083

Social Security No.: xxx-xx-7375  
*Joint Debtor Aliases:* Millie McDermott

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 9/1/09

By order of the court:

Barry K. Lander  
Clerk of the Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0974-3  
Case: 09-07625User: admin  
Form ID: bl8Page 1 of 2  
Total Noticed: 31

Date Rcvd: Sep 02, 2009

The following entities were noticed by first class mail on Sep 04, 2009.

db/jdb +Kevin Scott McDermott, Mildred McDermott, 168 Hill Drive, Vista, CA 92083-6208  
 aty +Kristin Lamar, Doan Law Firm LLP, 2850 Pio Pico Drive, Suite D, Carlsbad, CA 92008-1555  
 tr +Gregory A. Akers, P. O. Box 26219, San Diego, CA 92196-0219  
 smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424  
 smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave., Bethlehem, PA 18025-0025  
 smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
 smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001  
 11871906 +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598  
 11871907 +Cit Bank/Dfs, 12234 N Ih 35 Sb Bldg B, Austin, TX 78753-1705  
 11871908 +Dan McAllister, 1600 Pacific Highway #162, San Diego, CA 92101-2474  
 11871910 +Downey S & L, 3501 Jamboree Road, Newport Beach, CA 92660-2980  
 11871912 +Frd Motor Cr, Pob 542000, Omaha, NE 68154-8000  
 11871913 +IndyMac Bank, PO Box 2971, Phoenix, AZ 85062-2971  
 11871916 +Notice Only, Trans Union, PO Box 1000, Crum Lynne, PA 19022-2001  
 11871917 +Notice Only, Equifax, PO Box 740241, Atlanta, GA 30374-0241  
 11871918 +Notice Only, Experian, PO Box 2104, Allen, TX 75013-9504  
 11879262 +OneWest Bank FSB, Barrett Daffin Frappier Treder & Weiss, 917 S. Village Oaks Drive, Ste 200, Covina CA 91724-3699  
 11871919 +Sallie Mae, 1002 Arthur Dr, Lynn Haven, FL 32444-1683  
 11871920 +Vacation Resorts International, PO Box 3620, Laguna Hills, CA 92654-3620  
 11871921 +Wells Fargo Bank, PO Box 14411, Des Moines, IA 50306-3411  
 11871922 +Wells Fargo Bank, PO Box 4233, Portland, OR 97208-4233  
 11871923 +Wells Fargo Home Mortgage, PO Box 4233, Portland, OR 97208-4233  
 11881117 +Wells Fargo Home Mortgage Inc, c/o Pite Duncan, LLP, 4375 Jutland Drive, Ste 200, San Diego CA 92117-3600

The following entities were noticed by electronic transmission on Sep 03, 2009.

tr +EDI: BGA AKERS.COM Sep 02 2009 23:28:00 Gregory A. Akers, P. O. Box 26219, San Diego, CA 92196-0219  
 smg EDI: CALTAX.COM Sep 02 2009 23:28:00 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952  
 smg E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511  
 ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511  
 11871906 +EDI: BANKAMER2.COM Sep 02 2009 23:28:00 Bank Of America, Po Box 1598, Norfolk, VA 23501-1598  
 11871909 +EDI: DISCOVER.COM Sep 02 2009 23:28:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
 11871911 +E-mail/Text: joeydeleon@downeysavings.com Downey Savings, 3501 Jamboree, Newport Beach, CA 92660-2980  
 11871914 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Navy Federal Cr Union, 820 Follin Ln Se, Vienna, VA 22180-4907  
 11871915 E-mail/Text: ext\_ebn\_inbox@navyfederal.org Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000  
 11886575 EDI: RECOVERYCORP.COM Sep 02 2009 23:28:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 11871921 +EDI: WFFC.COM Sep 02 2009 23:28:00 Wells Fargo Bank, PO Box 14411, Des Moines, IA 50306-3411  
 11871922 EDI: WFFC.COM Sep 02 2009 23:28:00 Wells Fargo Bank, PO Box 4233, Portland, OR 97208-4233  
 11871923 +EDI: WFFC.COM Sep 02 2009 23:28:00 Wells Fargo Home Mortgage, PO Box 4233, Portland, OR 97208-4233

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

ust United States Trustee Office

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0974-3  
Case: 09-07625

User: admin  
Form ID: b18

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.